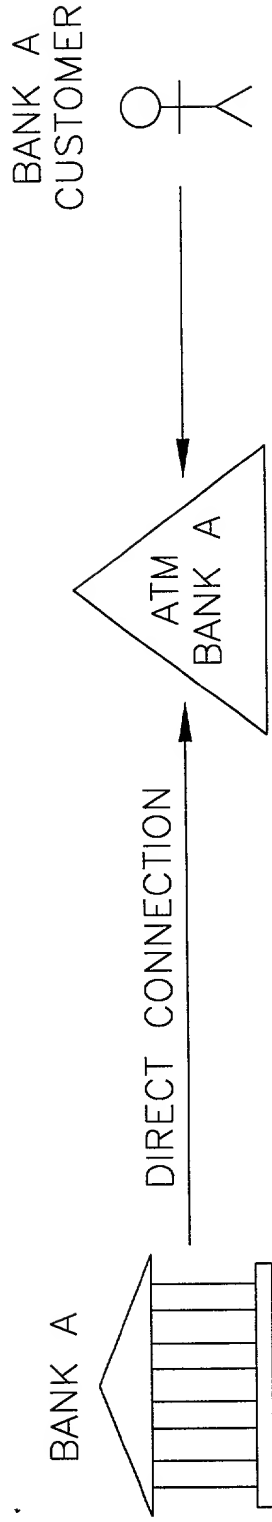
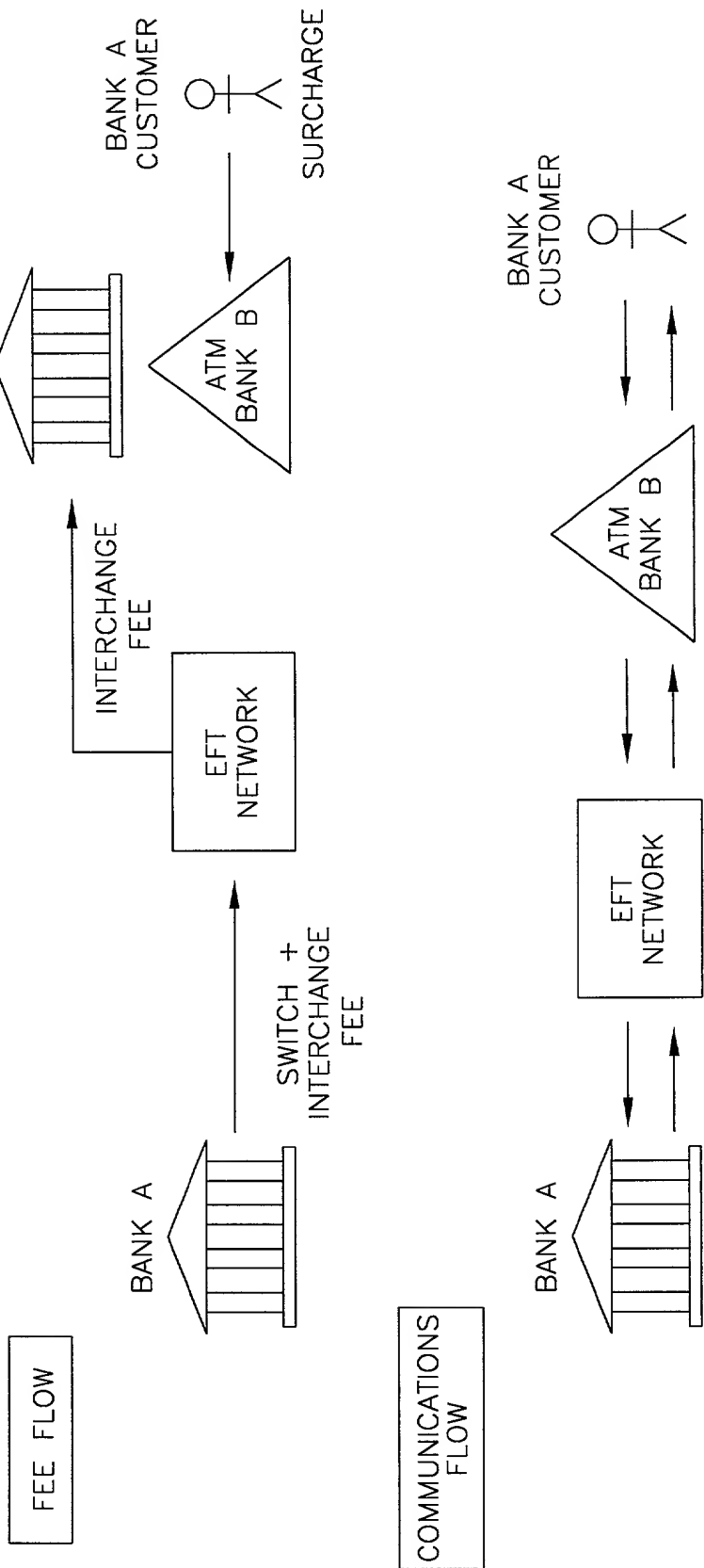


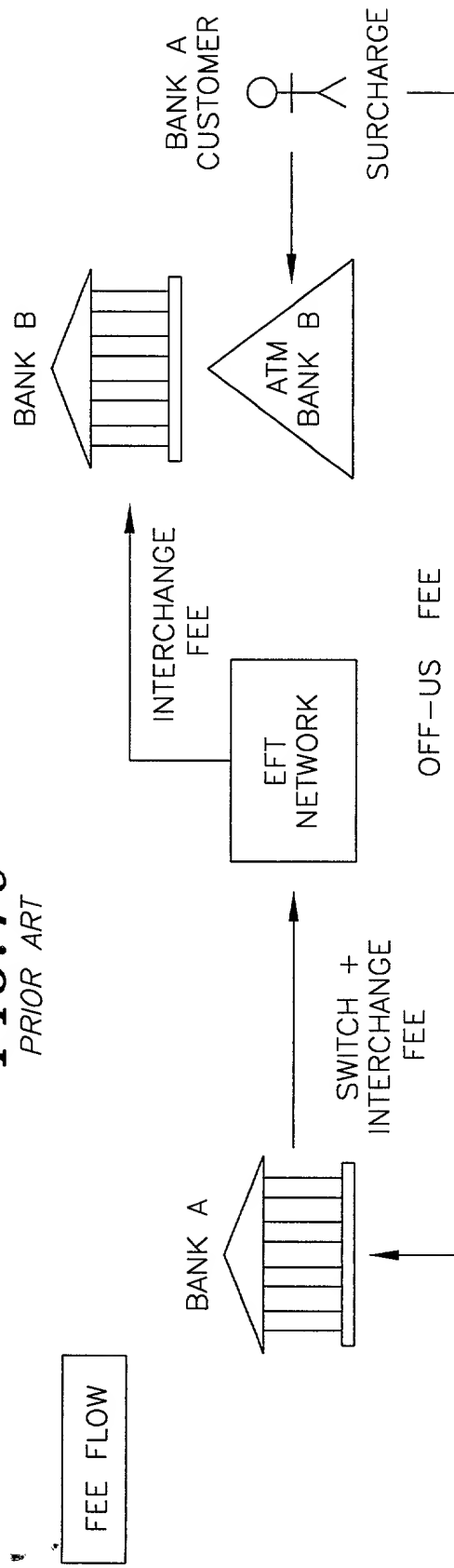
*FIG. 1a*  
PRIOR ART



**FIG. 1b**  
PRIOR ART



**FIG. 1c**  
PRIOR ART



**FIG. 1d**  
PRIOR ART

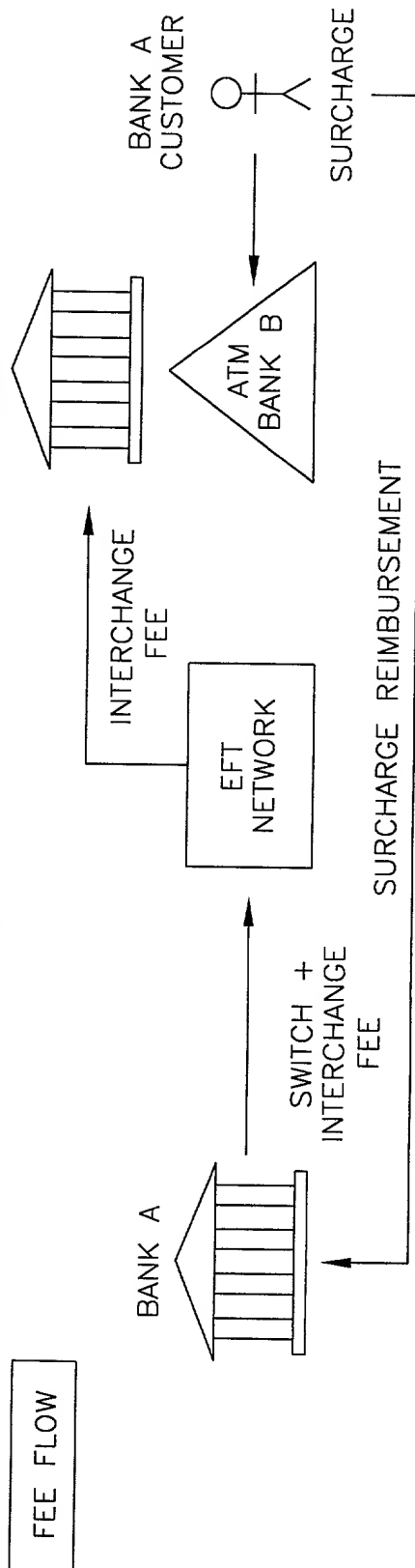
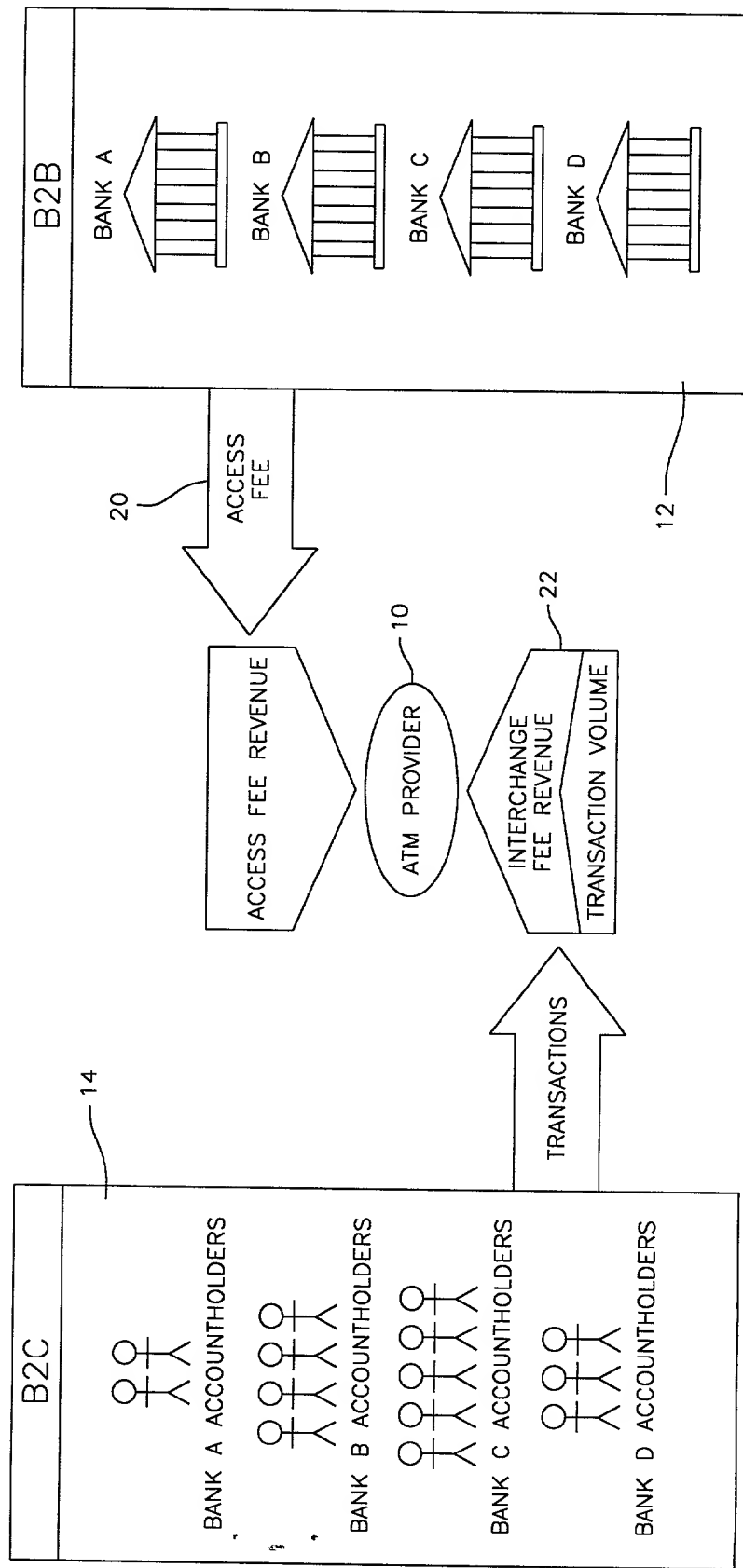


FIG. 2



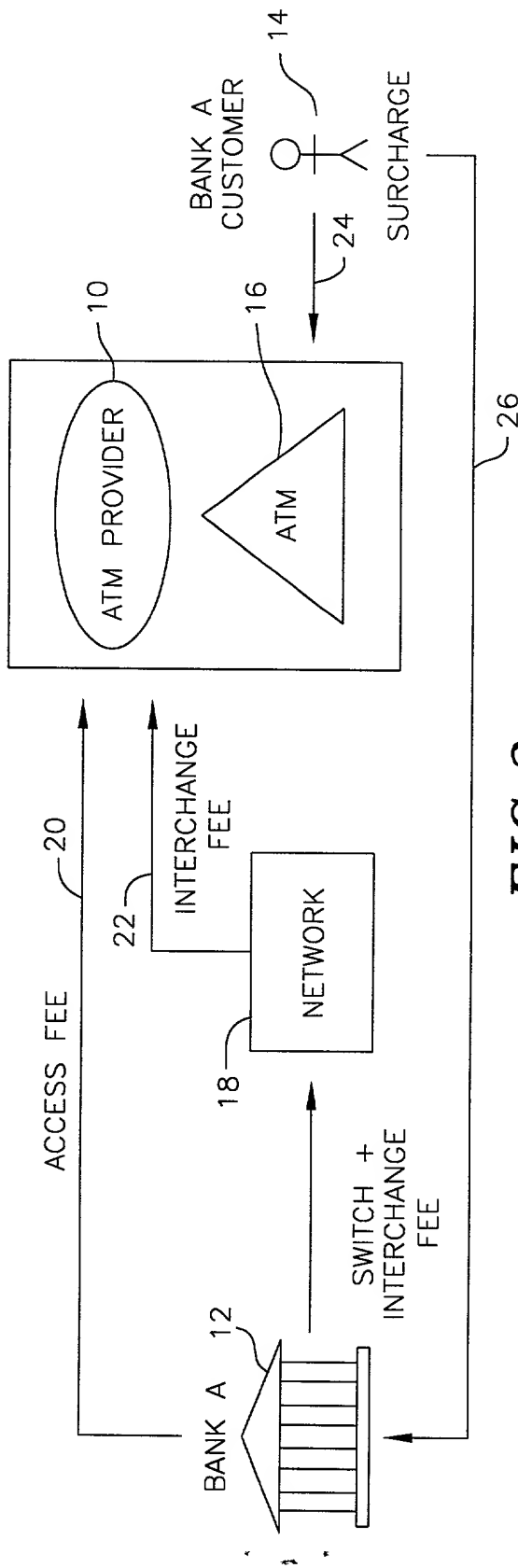
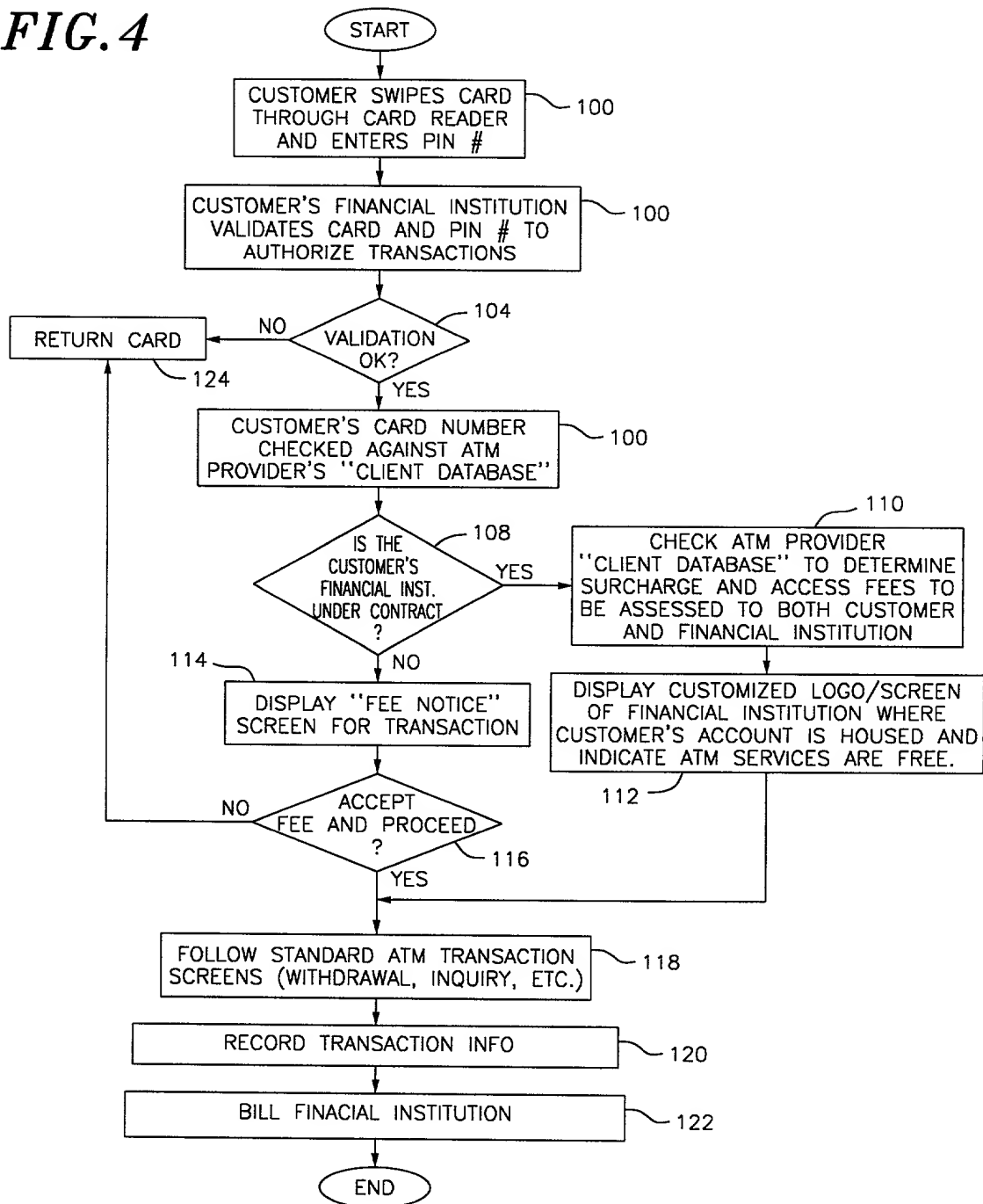
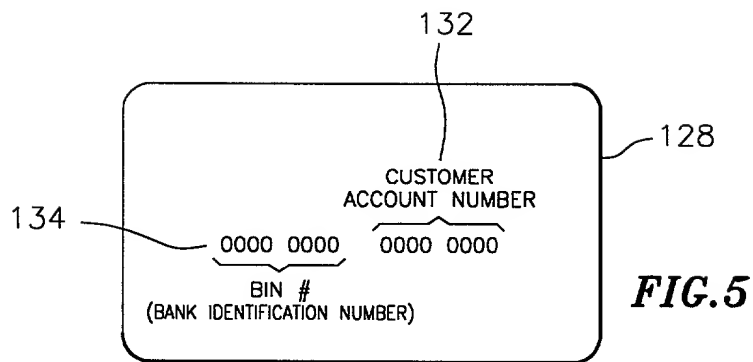


FIG.3

FIG. 4





**FIG. 5**

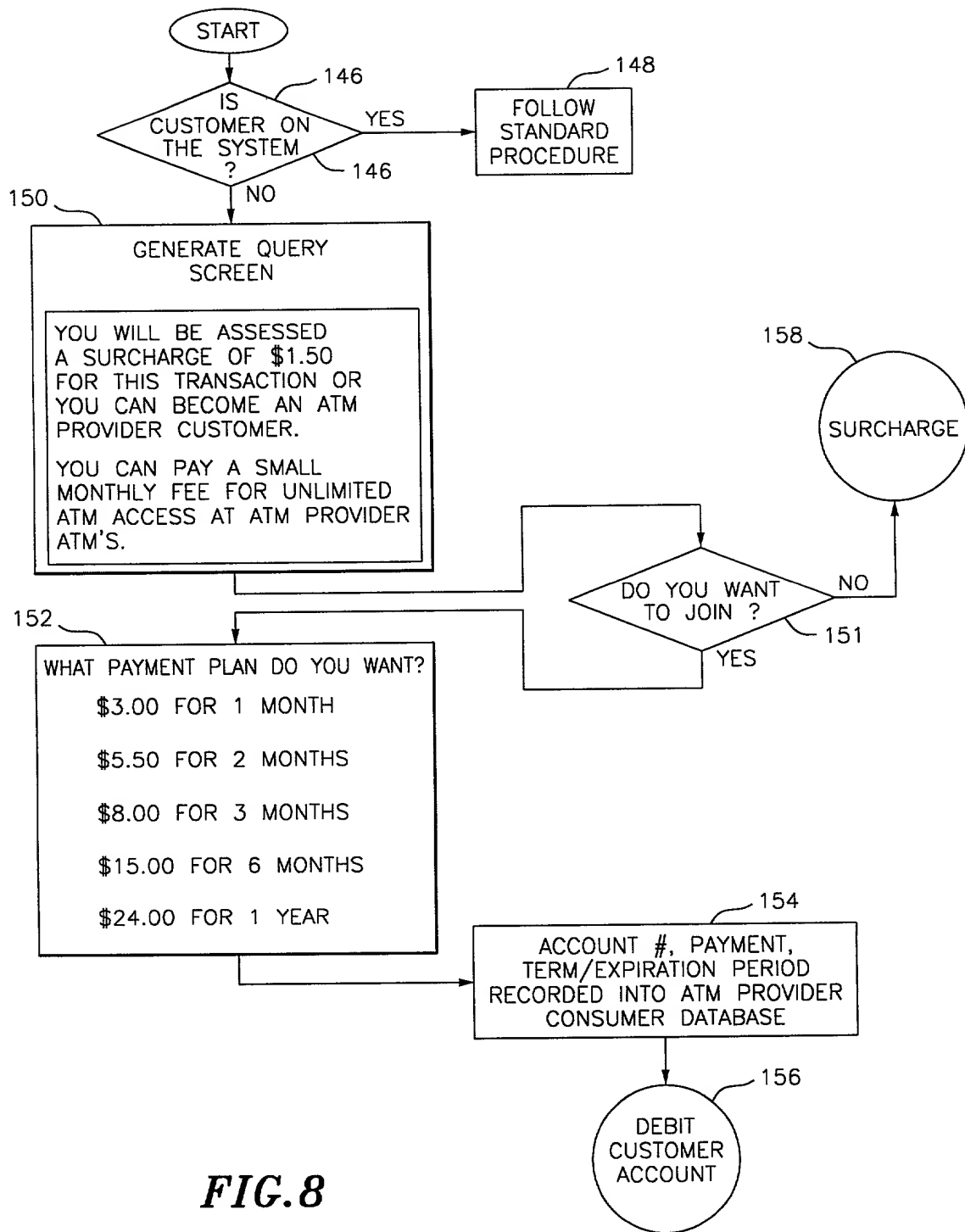
ATM PROVIDER FINANCIAL INSTITUTION CLIENT DATABASE 126			
FINANCIAL INSTITUTION 136	BIN # 134	ACCESS FEE 140	ATM COVERAGE 142
BANK A	0000 0001	\$0.75 PER TRANSACTION	ALL U.S.
BANK B	0000 1000	\$2.00 PER MONTH PER CUSTOMER	CA ONLY
⋮	⋮	⋮	⋮

**FIG. 6**

ATM PROVIDER CONSUMER CLIENT DATABASE		
CUSTOMER 131	ACCOUNT #	EXPIRATION DATE
JOHN DOE	0000 0001 0002 0003	9/31/04
⋮	⋮ 133	⋮ 137

**FIG. 7**





**FIG.8**